BANKING ORGANIZATION FOR STOCK EXCHANGE

Advisability of Members Organizing Institution of Their Own Is Discussed.

PROPOSITION NOT NEW ONE

Unless Some Remedy Is Found, It Will Be Extremely Difficult for Commission Houses in Future to Handle Business With Ease.

BY BROADAN WALL.

BY BROADAN WALL.

NEW YORK, October 1.—in August,
1814, a conference of bankers was held
at the bank of the Manhattan Company
to discuss the crisis brought about by
the war of 1812. Just 100 years ago
a committee of seven was appointed
to wait on the members of the respective banks. This century-old item is
brought to the attention of the public
by the reissue of a copy of the banks'
infinites.

Stockbrokers banking interests in the
present crisis are being handled by a

Stockbrokers banking interests in the present crisis are being handled by a committee of seven. In the past two weeks the advisability of the members of the Stock Exchange forming a banking organization of their own has been seriously discussed.

The proposition is not a new one, but for various reasons the matter has not hitherto been threshed out to a conclusion. It is pointed out that the banks are continually placing fresh restrictions upon the certification of stockbrokers accounts, and unless some remedy is found it will be extremely difficult for commission houses in the fature to handle an ordinary day's business without a much-augmented capital.

Some members believe a hanking con-

ness without a much-augmented capital.

Some members believe a banking connection with the Stock Exchange clearing-house could be formed by each of the 1,100 members of the exchange, taking, say one to \$10,000 of the capital stock as a starter. This would chable members to clear their bank differences through their own institution, and not materially interfere with the loans at the end of the day with trust companies or other banks.

The subject is important and the time appears to be ripe for the adoption of new methods that will facilitate the dally settlement of balances, and at the same time give the stock exchange members direct representation in banking circles.

The State revenue has been hard hit

members direct representation in banking circles.

The State revenue has been hard hit by the closing down of the exchanges. Advices from Albany say the September stock transfer tax totalled only some \$18,000, against \$249,000 in July. Dealings were almost at a standstill to-day. Transactions are still being put through the clearing-house at the closing prices of July 30.

Trading in unlisted stocks through the special committee of five is reported to be increasing. This market will no doubt broaden quickly when money rates relax.

no doubt broaden quickly which rates relax.

The demand for bonds is good at prices two or three points under the market.

Foreign exchange reacted further on the gold shipment to Canada, but prices hardened in the afternoon.

ALBERTA MARKET OPENS WITH VERY BEAVY BREAK

ALBERTA, VA., october 1.—The tobacco market opened here to-day, and the break was unusually large, much larger than any of the warehousemen expected. Both of the large warehouses were full to overflowing. One hundred and forty wagon loads were sold. The grades were practically all primings, and were of very little good, but the prices were as good as could be expected at this time. The people as a whole were well pleased. Seven buyers representing the large companies were on hand, and they were pleased with the new market and the new town. From all indications, Alberta will soil about 2,000,000 pounds this season. Being situated at the intersection of the Virginian and the Scaboard Air Line Railways and having competitive freight rates, it offers great inducements to the large tobacco companies.

PRICES CRASH DOWNWARD IN DAY'S WHEAT MARKET

Action Brings Forth Smiles From Hig Elevator People, who Have Sold Grain for Export.

Chicago, October 1.—Action of the wheat marke to-lay brought forth smiles from the big clevator people, who have sold wheat for export. It has been said that a large part of the wheat sold to foreigners during the past two months did not call for delivery until October, and the recent sharp declines in the market are making it easy for the seliers to fulfil their contracts. There have been times when the market suffered breaks such as wancessed to-day, when the trade could look for some support from the light herests, but action of this sort was despituously absent to-day, and s evident that the elevator people perfectly satisfied with the course of

sort was Jonspieuously absent to-day, and it was evident that the elevator people were perfectly satisfied with the course of prices.

Early in the session wheat prices showed a gain of a cent, but following the severe liquidation prices crashed downward. Closing figures were ligitlate, lower than previous resting spots. The increasing discounts on cash wheat, No. 2 red and hard grades selling \$20. under December prices, accumulating supplies at all points, and lack of buying power were all alkighting, factors. No wheat was reported, as said here for export, while the cash elies to mills were only 1,000 bushels. Kansas City reported 19,799 bushels wheat soid there for export, and it was said that forty londs were worked from New York.

Liverbool wheat on the spot was unchanged to lid, lower, while Parls, was Tige, higher for wheat and Hac, higher for flour. The action at Parls was reported due to the confirmation of damage to the crop in Northern France and to sharply decreasing stocks.

Corn futures were also strong early, and suffered a reaction later. Hesting spots were laftly ic, lower than previous closing figures. Weather conditions over the corn helt were all that could be desired for finishing the crop, and fall postures are the Some improvement in the Eastern shipping demand was reported, but local cash sales were only 70.000 hushels.

Outs followed much the same program as other grains, and finished \$1.074c. lower than previous closing figures. Weather conditions over the corn helt were all that could be desired for finishing the crop, and fall postures are the Some improvement in the Eastern shipping demand was reported, but local cash sales were only 70.000 hushels.

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Frovisions were reported from here. Sales of each oats to shippers were 12,000 bushels.

Frovisions were reported for

Frowthinks were under severe lighted buildation as well as grain, and closed sharply lower.

Frowthinks well as grain, and closed sharply lower.

Actival Market Quotations.

Frowthinks well as grain, and closed sharply lower.

Chief of Police Werner is anxious that the actual are compared with a month ago is shown in the manifely stituenest of provision stocks, than on September 12 2002-200 pounds less than the automobiles to added to the Equipment as the thinks that the outbould the squit the followed the squit leader 12 2002-200 pounds less than the tribute 12 2002-200 p

LIVE POULTRY			
Chickens, choice, small, 1b		20	1
Chickens, large, lb		28	
Hens, per lb		00	
Roosters, each		8	
Geese, fat, large, each	35	(FB	1
Geese, amall, each		22	
Ducks, large, young, lb		40	
Ducks, smail, young, 1b EGGS-Cratell	1256		1
In crates, near-by, fresh, doz		ir	
Guinea eggs, doz.		u	
Family, choice, fresh, lb	4-1-	m.	-,
Merchants', fair, per ib LIVE STOCK.	22	ě	1
Venis, choice to fancy, lb		0	
Veals, poor to fair, ib	8	9	

Dry flint, lb.
Dry sait, lb.
Ory sait, lb.
Green, sait, per lb.
Green, lb.
Green, damaged, per lb.
Tailow
Beeswax
MARKET CONDITIONS
Chickens-Receipts extremely hea

MARKET CONDITIONS
Chickens-Receipts extremely heavy. Market duli, moving very slow, Eggs-Receipts heavy; market duli. Buttor-Receipts fair; selling fine, at prices quoted. Veals-Active and wanted. Country ments scarce, and continue in good demand. Live stock in general selling good.

COTTON MARKETS.

New Orleans, October 1.—Spot cotton quiet. Sales on the spot. 22 bales, to arrive, 2,557. Good ordinary, 5 2-16 nominal; strict good ordinary, 7 1-15 nominal; low middling, 7 9-16 nominal; strict low middling, 7 13-16; middling, 8 1-16; strict middling, 5 15-16; good middling, 8 11-16; strict good middling, 9 1-16 nominal. Receipts, 1,113; stock, 54,200.

Liverpool, October 1.—Cotton spot in mod-grate demand. Sales, 5,000 bales, including 4,100 American on the basis of 5,30d for middling. Imports, 800 bales, all American.

NEW YORK PRODUCE EXCHANGE, New York, October 1.—Raw sugar firm; molasses, 437; centrflugal, 592, Refined steady, Butter unsettled, Cheese steady.

Open High Low Close	Leading futures	ranged	as fol	lows:	Class
December 1.03% 1.0914 1.06% 1.0614 May 1.151½ 1.16 1.13 1.135 CORN	WHEAT-	opun,	*******	AJOW.	Ciosa
May 1.15½ 1.16 1.13 1.131 1.131 1.00 1.00 1.131 1.131 1.00 1.131 1	December	1.0931	1.0914	1 008	2 0034
CORN- December 6814 6886 6684 667 May 7034 7114 6945 6945 OATS- December 4814 4834 47 479 May 5114 5126 50 5045 Miss FORK-Per bbl. October 16.90 16.90 16.90 16.90 16.70 January 19.75 19.75 19.15 19.20 LARD-Per 100 108 October 9.62 9.65 9.52 9.55 November 9.62 9.65 9.52 9.55 November 9.77 9.67 9.67 January 19.10 10.10 9.92 3.95 SHORY RIBS-Per 100 108. October 10.75 10.55 10.15 10.85 January 10.67 10.67 10.90 10.20 Cash grain closed: Wheat-No.2 red 1.0314 7813.034; No.2 hard \$1.0214671.032 cred	May	1.1514	1 16	1.12	
December 6814 688 6674 6675 6675 6675 6675 6775	CORN-	******		1.10	- 1.10 M
May 79% 71% 69% 69% 69% 69% 69% 69% 69% 69% 69% 69		621/	CERL	gen!	0071
OATS— December 4814 4834 47 474 May 1518 5158 50 5013 MESS PORK—Per bbt. October 16,90 16,90 16,90 18,70 January 19,75 19,75 19,15 19,20 LARD—Per 100 lbs. October 9,75 9,77 9,87 9,67 January 10,10 10,10 9,92 3,95 STICHCT RIBS—Per 10 lbs. October 10,75 10,55 10,75 10,85 January 10,67 10,67 10,20 10,20 Cash grain closed: Wheat—No. 2 rad \$1,0344 873,1034; No. 2 hard \$1,0344 670, 32 rad \$1,0344 873,1034; No. 2 hard \$1,0344 670, 32 rad	May	733	7111		90:3
December	OATS-			4072	00.13
May 51% 51% 50 50% 50 50% MESS PORK—Per bbl. October 16.90 16.90 16.90 16.90 16.70 January 19.75 19.75 19.15 19.20 LARD—Per 109 lbs. October 9.62 9.65 9.52 9.55 November 9.75 9.77 9.65 9.67 January 19.10 10.10 9.92 9.55 9.67 January 19.10 10.55 10.15 10.85 October 10.75 10.85 10.15 10.85 January 19.67 10.67 10.99 10.29 Cash grain closed: Wheat—No. 2 rad \$1.0316/38.10.032 (No. 2 hard \$1.0216/31.032 Cash	December	4815	453	47	1714
October 16.99 16.99 16.99 16.90 15.70 January 19.75 19.15 19.20 LAHD—Per 109 10s. October 9.62 9.65 9.57 9.57 9.55 9.55 November 9.76 9.77 9.65 9.67 January 19.10 10.10 9.92 3.95 SHORT RIBS—Per 10 10s. October 19.75 10.55 10.15 10.85 January 19.67 10.67 10.99 19.29 Cash grain closed: Wheat—No. 2 rad \$1.0314 fts.10314 10.03 2 hard \$1.0314 fts.10314 10.032 10.032 10.034	May	511	513	7.0	2017
October 16.90 16.90 16.90 16.70 January 19.75 19.75 19.15 19.20 LARD—Per 100 lbs. October 9.62 3.65 9.52 9.55 November 9.75 9.77 2.67 3.67 January 19.10 10.10 9.92 3.95 January 19.10 10.10 9.92 3.95 January 19.10 10.55 10.15 10.85 January 19.67 10.67 10.29 10.29 Cash grain closed: Wheat—No. 2 rad \$1.0346 31.034 Cash 0.2 hard \$1.0346 31.034 10.2	MESS PORK-Per	bbl	0.78	89	20.1
January 19.75 19.76 19.15 19.20 LARD-Per 100 lbs. October 9.75 9.77 9.55 9.67 November 9.75 9.77 9.55 9.67 January 10.10 lbs. October 10.75 10.55 10.15 10.85 January 10.67 10.67 10.90 10.20 Cash grain closed: Wheat—No. 2 red \$1.034(878.1034) No. 2 hard \$1.024(870.034) for			16.00	10 99	10.70
LARD—Per 100 lbs. October 9.62 9.65 9.52 9.55 November 9.75 9.77 9.67 9.67 January 19.10 10.10 9.92 3.95 SHORT RIBS—Per 100 lbs. October 10.77 10.85 10.15 January 10.47 10.47 10.90 10.20 Cash grain closed: Wheat—No. 2 rad \$1.0342673.034; No. 2 hard \$1.024267.034	January	19.55			
October 9.62 9.65 9.52 9.55 November 9.75 9.77 9.67 9.67 January 10.10 10.10 9.92 3.95 SHORT RIBS-Per 10 10s. October 10.75 10.55 10.55 10.85 January 10.67 10.47 10.90 10.90 Cash grain closed: Wheat—No. 2 rad \$1.034@31.034; No. 2 hard \$1.024@1.034 Cash	LARD-Per 100 11			10.10	40.20
January 10.10 10.10 9.02 3.95 3.07 310 HT RIBS-Per 1(0 lbs. Optober 10.75 10.55 10.15 10.85 January 10.47 10.47 10.90 10.20 Cash grain closed: Wheat-No. 2 red \$1.034 83.034; No. 2 hard \$1.034 83.034; Cash grain closed: Wheat-No. 2 red \$1.034 83.034; No. 2 hard \$1.034 83.034; No	October	9 69	9 65	0.50	0.55
January 19.10 10.10 9.92 3.95 STORY RIBS-Per 10 1bs. October 19.75 10.55 10.15 10.85 January 19.47 10.47 10.99 10.29 Cash grain closed: Wheat-No. 2 red \$1.0346 33.034 No. 2 hard \$1.0246 31.034 Cash	November	14 77	9.77	9.67	
SHORT RIBS—Per 100 lbs. October 10.75 10.85 10.15 10.85 January 10.47 10.47 10.99 10.20 Cash grain closed: Wheat—No. 2 red \$1.034(8):0.94; No. 2 hard \$1.024(8):0.024 co.	January	10.10	10 10	0.00	
October 10.75 10.85 10.15 10.85 January 10.67 10.47 10.99 10.29 Cash grain closed: Wheat—No. 2 red \$1.0314@\$1.034; No. 2 hard \$1.0214@\$1.0374 Corr	SHORT RIBS-Pe	7 100 lb		0.0-	0.00
Gash grain closed: Wheat-No. 2 red \$1.0314651.034; No. 2 hard \$1.0214671.0374 Corr	October	10.75	10 55	10 15	10.41
Cash grain closed: Wheat-No. 2 red \$1.031/4651.053/2 No. 2 hard \$1.021/4651.057/2 Core	January	10.47	10.47	10.10	
\$1.03 4 m \$1.054; No. 2 hard \$1.0014 m \$1.0574 Core					
*1.03 2 1 1.00%; No. 2 hard, \$1.02 4 31.0574. Cort	cash grain clo	ned:	Wheat-	-No. 2	red.
	*1.03 2 ft \$1.05 %; No.	- hard.	\$1.02140	#\$1.05%	. Corn
-No. 2 yellow, 72% 2734. Oats-Standard	you z yellow,	124 731	4. On	In-Sta	ndard.

01				
91.	RICHMOND GRAIN MA	RKF	T.	
ti	WHOLESALE QUOTATIONS O	N 10	** *	
. 1	Richmond, Va., Oct		HA	NGEL
		oper	4.	1914.
-	WHEAT-Car Lots			
7.1	No. 2 Ted. Western		0	1.14
	No. 2 red, Virginia		0	1.12
0	No. 3 red	1 05	3	X 32 3 5 5 5
9	Virginia, bag lots	1 00	25,50,00	1.06
8	Virginia, bag lots (for seed)	1.10	- 2	1.15
	CORN-Car Lots	****	40	1.10
	No. 2 white.		n	84
	No. 3 white	53	0	01
31	No. 2 mixed	9.9	20	82
	No. 3 mixed			82
3	Virginia, bag lots		a	8114
ା	OATS-Car Lots.	83	(P)	85
	No. 2 mixed			
	Va 2 miled	10000	40	51
8	No. 3 mixed	50	48	
51	No. 2 white		Ti	53
e.	No. 3 white	51	00	
	Winter seed, bag lots	55	(i)	65

CATTLE MARKETS.

MISCELLANEOUS MARKETS.

New York, October 1.—Cotton goods mar-kets were quiet and irregular to-day. Cot-ton yarns were lower. Raw silk for late da-livery was steady. Dry goods were dull,

Recommendations to Be Made

to City Council.

FOR ANNEXED TERRITORY

PLAN POLICE PROTECTION

HYE Car hofs.
No. 2 rye.
No. 3 rye.
Virginia, bag lots.

COTTON-BUYING

CLUB IS FORMED

Richmond Cotton-Buying Club. T.

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Richmond, Va. October 1, 1914.

Live stock report for the week ending September 25, 1911:

Best steers, 8 to 8½; medium to good, 7 to 7½; common to fair, 8½ to 6½; best heighters. 6½ to 7½; medium to good, 6 to 8½; common to fair, 8½ to 6½; common to fair, 19½ to 6½; with their holdings, with their holdings, etc., shall be charged graphs the cotton-buying committee is authorized to charge of the cotton buying committee is authorized to the cotton-buying committee is authorized to the buying committee cotton-buying committee is authorized to the buying committee is authorized to the buy Chleago. October 1.—Hogs weak. Bulk. \$1.504\$\$.15: hight. \$5.504\$\$.55: mixed. \$7.524\$\$.50: heavy. \$1.504\$\$.55: mixed. \$7.524\$\$.50: heavy. \$1.504\$\$.60: stockers and feeders. \$1.504\$\$1.00: with their holdings, unless the pursiteers. \$6.154\$\$0.0: stockers and feeders. \$1.504\$\$1.00: calves. \$1.504\$\$1.25. cows and helfers. \$3.404\$\$0.0: calves. \$1.504\$\$1.25. Sheep higher: sheep. \$1.704\$\$1.75. PHTERSBURG PEANUT MARKET.
Reported by Rodgers, Plunimer & Co., Inc.)
Petersburg, Va., October L.-Peanutspanish-Market quiet, Spanish, No. per
usisiel for farmers' stock; Virginias-Market
quiet; Jumbo, 4c per lb.; fancy hand-picked,
34c per lb.; extra prime, 34c per lb.; prime,
ac per lb.; machine-picked, 34c to 33c
er lb.

ton Buying Club. By removing from the market themporarily about 3,000,000 bales of this year's crop, he said, the remainder of the crop will be marketed at a fair price and the cotton-growing South will be spared enormous loss.

It was a mistake, said Mr. Wilson, to day captured one of the automobile look upon the cotton growers of the look upon the cotton growers of the thieves who has been stealing cars

several prisoners may be locked in and brought to a station house by one officer should the occasion demand. Any agreement reached by the board this afternoon will be incorporated in a recommendation to the council.

C. W. Westbury Promoted.

The Southern Railway vesterday and the southern Rai

The Southern Railway yesterday announced the promotion of C. W. Westbury as general agent of the system, with offices in Washington. Mr. Westbury iz well known in Richmond, having been district passenger agent here.

Buying Committee for Richmond's "Buy-a-Bale" Club



HENRY E. LITCHFORD.

MAYOR GEORGE AINSLIE.

ace F. Smith guided the delegation GUIGON TO MAKE REPORT through the exhibits.

A partial list of subscribers reported rest night to Secretary Curtis, follows: BY RICHMOND MEN CHARTER MEMBERS OF RICHMOND "BUY-A-BALE" CLUB

Jacob Gans, Virginia Baking Company, David M. Lea, Binswanger & Co.,

Continued From First Punc)

(Continued From F

to City Council.

The Board of Police Commissioners will to-day determine the best means to be taken to provide adequate police protection for the new territory recently annexed to the city. It is said that it is an automobiles, forty new patrol boxes and fifty additional policemen will be are among the several items which will be recommended to the City Council by the followed through the South.

Chief of Police Werner is anxious that the automobiles be added to the equip-

the owner was transacting business at that address.

The theft occurred during the early afternoon, and report was made promptly to the police, who sent out a general alarm. The man is said to have been traced to South Richmond, and upon being ordered to stop the machine, jumped from it and ran. The car was recovered and the man arrested after a short chase. He escaped a few minutes later.

SEASON SE





HERBERT W. JACKSON.

AT COMING CONVENTION

Would Organize Association of Leg Representatives of Electric Rallway Companies.



we adopted more than a quarter

I How well it paid us is best shown by our large and ever increasing patronage.

It pays you because eyeglass satisfaction is assured in the first

The S. GALESKI Optical Co

Main and KODAK 223 E. Headquarters

Idle Funds

awaiting investment-personal and savings accounts are solicited, and 3 per cent interest allowed.

Such accounts are subject to check in the

Virginia Trust Co.

1106 East Main Street, RICHMOND, VIRGINIA.

Our Own Resources - - - - \$2,700,000

Investments Held in Trust - - - \$5,000,000

BOARD DECLINES TO REOPEN PAVING AWARD

Application of Counsel for Atlantic Bitulithic Company for Hear-

ing Is Rejected. VOTE SAME AS HERETOFORE

Folkes Tells Why He Opposed Giving Contract to Those Engaged in Pushing Patent Formula and Who Never Favored Asphaltic Concrete.

The Administrative Board yesterday, by a vote of 3 to 2, declined to entertain the application of the Atlantic Bitulithic Company that it be permitted through Attorney Charles V. Meredith, to present argument designed to induce a reconsideration of the awards under which the Central Construction Company, of Harrisburg, Pa., was last week given the exclusive contract for laying asphaltic concrete paying.

sive contract for laying asphaltic con-crete paving.

Carlton McCarthy objected strenu-ously to the introduction of a lawyer in the case. While he held the highest personal opinion of Mr. Meredith, he said, he could not approve the intro-duction of a paid attorney to plead be-fore a representative body.

Mr. Meredith requested that the board merely set a date upon which to hear an exposition of the Atlantic Bitulithic Company's claims. The com-pany, he said, was prepared to show

pany, he said, was prepared to show that it has not received full considera-tion at the hands of the board, and an

"Good Luck's purity is guaranteed under the Pure Food and Drugs Act

For sale by grovers everywhere

The Southern Mfg. Co.

Richmond, Va

Fall is the best time of the year

Wood's Evergreen

Lawn Grass. It comes up quickly, makes a

beautiful green lawn during the

fall, winter and spring, and gets thickly set before the warm, dry

weather of summer comes on.

"Special Lawn Circular," just issued, telling how to prepare and secure a beautiful green,

velvety lawn all the year round. "Special Lawn Circular" and

Descriptive Fall Catalogue,"

T. W. WOOD & SONS.

Seedsmen, - Richmond, Va.

Wood's Descriptive Fall Catalog

ells all'about Hyacinths, Tulips, Lilies and other Flowering Bulbs, and all seeds, for Fall planting.

mailed free on request.

to sow

Wood's Seeds

which had made a failure with it elsewhere.

"Not one of the officers of the Atlantic Bitulithic Company has had one
word to say in favor of asphaltic concrete paving," said Mr. Felkes, "and
yet the City Engineer says he can see
no material difference between it and
bitulithic."

Addresses Advertisers' Club.
W. W. Miller, president of the Polk Miller Drug Company, yesterday addressed the members of the Richmond Advertisers' Club at the weekly luncheon held at the Business Men's Club upon the subject of advertising.

Will Attend Convention.

John R. Hooper, superintendent of Hollywood Cemetery, will leave to-morrow night for St. Louis, Mo., to attend the annual convention of the Association of American Cemetery Superintendents, which opens a three-day session on October 6.

Const Line Statement.

The Atlantic Coast Line Railroad Company has issued the following statement of its revenues and expenses for the month of August:

Operating revenues—current year, \$2,213,765.69; previous year, \$2,331,715.62.

Operating expenses and taxes—current year, \$2,110,237.68; previous year, \$2,154,195.52.

Operating income—current year. Operating income - current year, \$103,528.01; previous year, \$177,520.80.

SUMMER RESORTS-Virginia

Natural Bridge Hotel

W G. Hamilton do a Manager.

(Number pupils limited.)

Beginning with the House of Childhood (Montessori Method), and continuing through preparatory work to college entrance. Bryn Mawr examinations in May. Certificates admit to Vassar. Miss Cogan received Madame Montessori Diploma. Miss Maria Blair will lecture twice a week. Twenty experienced teachers. French or German to little Lirls. No extras. Address Miss ELLETT, 14 N. Laurei St. For information or catalogue, address MR, HUGH S. Bif.D, P. O. Box 702.

Mrs. Smith Brockenbrough Will Resume Her CLASSES IN PIANO, MUSIC, THEORY

at Her Studio, 111 E. Cary Street, October 1, 1914. Leschetizky Method Taught. Miss Martha Blair, Assistant.

Richmond Academy New Location on Broad Street, Bet.

Thirteenth Session Begins Thursday, September 17. Building unexcelled; able faculty of six men and one lady; large campus; separate playgrounds for small

Ryland and Lombardy.

Primary Department for Boys Seven Years of Age.
The Dean is at his office in the Academy Building. Telephone Ran-

iolph 1589 WILLIAM L. PRINCE, Dean.

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SAFETY

First National Bank

CAPITAL AND SURPLUS,

Three Million Dollars

Our Home Company

Virginia Fire & Marine Insurance Co.

WE INVITE YOUR SCRUTINY

AND SOLICIT YOUR PATRONAGE

Assets - - - - - \$1,730,370.00

THE REPORT OF THE PROPERTY OF